

Curricula Vitae of Group Executive Committee Members



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# Christos Megalou

**Year of birth** 1959  
**Nationality** Greek, British

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## CURRENT ROLE IN PIRAEUS BANK

<b>Board position</b>	Executive Board Member
<b>Board appointment</b>	December 2020
<b>Board committees membership</b>	-
<b>Executive position</b>	Chief Executive Officer (CEO)
<b>Joined Piraeus Bank</b>	2017
<b>Executive committees membership</b>	Chair of the Group Executive Committee Chair of the Asset-Liability Management Committee (ALCO) Chair of the ESG & Corporate Responsibility Committee Chair of the Transformation Committee Chair of the Emergency Humanitarian Relief Committee
<b>Executive business oversight</b>	-
<b>Recent history</b>	-

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2016</b>	Advent International, Senior Advisor, London
<b>2015 to 2016</b>	Fairfax Financial Holdings, Senior Advisor, Toronto & London
<b>2013 to 2015</b>	Eurobank Ergasias S.A., CEO, Athens, Greece
<b>1997 to 2013</b>	Credit Suisse Group, Investment Banking, Vice-Chairman of Southern Europe, Co-Head of Investment Banking for Southern Europe, Managing Director, London
<b>1989 to 1997</b>	Barclays de Zoete Wedd, Director, Athens & London
<b>1986 to 1989</b>	Agricultural Bank of Greece, Internal Audit Division, Athens, Greece
<b>1984 to 1986</b>	Arthur Andersen, Athens, Greece

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**OTHER MEMBERSHIPS**

<b>2023 to present</b>	Department of Finance & Banking Administration, School of Finance & Statistics, Advisory Board Member
<b>2022 to present</b>	SNAPPI Bank S.A., BoD Chairman
<b>2022 to present</b>	Association of S.A. and Entrepreneurship, A' BoD Vice-Chairman
<b>2021 to present</b>	Hellenic Bank Association, Non Executive BoD Member
<b>2016 to present</b>	American-Hellenic Chamber of Commerce, BoD Member
<b>2016 to present</b>	Global Federation Competitiveness Councils, Washington D.C., USA, Distinguished Fellow
<b>2016 to present</b>	Safe Bulk Inc, Independent Non-Executive Board Member
<b>2014 to present</b>	Parents Leadership Council at Northeastern University, Boston, USA, Member
<b>2013 to 2015</b>	Hellenic Bank Association, Greece, Deputy Chair
<b>2010 to 2013</b>	Hellenic Bankers Association, UK, Chairman
<b>1993 to 1997</b>	British Hellenic Chamber of Commerce, Greece, Deputy Chairman

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**ACADEMIC CREDENTIALS**

MBA in Finance, University of Aston, Birmingham, UK, 1982  
BSc in Economics, University of Athens, Greece, 1981

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# Athanasios Arvanitis

**Year of birth** 1965  
**Nationality** Greek

## CURRENT ROLE IN PIRAEUS BANK

**Executive position** Member of the Group Executive Committee  
Executive General Manager, Group Chief  
Treasurer, Head of Piraeus Financial Markets  
1999

**Joined Piraeus Bank**

**Executive committees membership** Vice President Asset-Liability Management  
Committee (ALCO)  
Member of the Operational Risk Committee  
(ORCO)  
Member of the Project Expense Approval  
Committee  
Member of the Group Planning & Monitoring  
Committee  
Member of the Resolution Committee  
Member of the ESG & Corporate  
Responsibility Committee

**Executive business oversight** Piraeus Financial Markets (PFM)

## PREVIOUS PROFESSIONAL OCCUPATION

**1992 to 1999** National Westminster Bank, Greece, Deputy  
Treasurer & Head of Financial Products  
Sales, reporting to the Country Treasurer,  
responsible for all marketing and sales  
activities of the Athens Treasury

## OTHER INFORMATION

Piraeus Bank, Achievement Award

## ACADEMIC CREDENTIALS

MBA, Manchester Business School, 1992

Stern School of Business, New York University, USA, international MBA exchange  
program, Finance courses, 1991

Degree in Business Administration, The Athens University of Economics & Business  
Studies, 1988

Greek Productivity Center, two-year course in Computer Programming



# George Georgopoulos

**Year of birth** 1968  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS BANK

<b>Executive position</b>	Member of the Group Executive Committee Executive General Manager, Group Chief Human Resources Officer
<b>Joined Piraeus Bank</b>	1999
<b>Executive committees membership</b>	Chair of the Job Family Model (JFM) Governance Committee Member of the Transformation Committee Member of the ESG & Corporate Responsibility Committee Member of the Whistle Blowing Committee Member of the Sponsorships and Donations Committee Member of the Resolution Committee Member of the Committee against Violence & Harassment Member of the Emergency Humanitarian Relief Committee
<b>Executive business oversight</b>	Group Human Resources
<b>Recent history</b>	General Manager, Individuals' Banking & Financial Planning Products (2018-2020)

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>1999 to 2020</b>	Piraeus Bank: Deputy General Manager, Deposits, Bancassurance & Affluent Banking (2015-2018) Assistant General Manager, Head of Branch Network Northern Greece (2012-2015) Deputy Treasurer, Head of Sales (2007-2012) Head of Treasury Sales (1999-2007)
<b>1994 to 1999</b>	National Westminster Bank, Athens, Greece: Head of Treasury Sales Desk (1997-1999) Assistant Manager, Corporate Sales Trader (1994-1997)

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## OTHER MEMBERSHIPS

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**ACADEMIC CREDENTIALS**

MBA, Alliance Manchester Business School, 1992

International MBA Exchange Programme, University of Miami, 1991

BA Economics & BSc Marketing Management (2nd major), American College of Greece, 1990

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# Theodore Gnardellis

**Year of birth** 1975  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS BANK

**Board committees membership** Member of the Group Executive Committee  
**Executive position** Executive General Manager, Group CFO  
**Joined Piraeus Bank** 2018  
**Executive committees membership** Chair of the Expenses Committee  
 Chair of the Project Expense Approval Committee  
 Chair of the Group Planning & Monitoring Committee  
 Member of the Asset-Liability Management Committee (ALCO)  
 Member of the Senior Expenses Committee  
 Member of the Resolution Committee  
 Member of the Provisioning Committee  
 Member of the Transformation Committee  
 Member of the ESG & Corporate Responsibility Committee  
 Member of the Emergency Humanitarian Relief Committee

**Executive business oversight** Group Financial Management

**Recent history** Piraeus Bank, Deputy General Manager, PLU Strategy (2018-2019)

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## PREVIOUS PROFESSIONAL OCCUPATION

**2017 to 2018** NN Group, Greece, Chief Strategy and Transformation Officer

**2013 to 2017** Emirates Islamic Bank, Un. Arab Emirates, Head of Strategy & Transformation

**2010 to 2013** Bank of Cyprus, Greece, Chief of Staff, First Deputy Group Chief Executive Officer

**2005 to 2010** McKinsey & Company, Greece, Associate Partner (2009-2010)  
 Engagement Manager (2007-2009)  
 Associate (2005-2007)

**2002 to 2004** ATOS Origin, Greece, Aquatics Results Manager, Olympic Games, Athens 2004

**2001 to 2002** MARS & Co, Gr. Britain, Senior Associate  
Consultant, Mars & Co Consulting

**1999 to 2000** Ministry of Development, IT Engineer

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#### **OTHER MEMBERSHIPS**

**2019 to present** Intrum Hellas A.E.D.A.D.P., Non Executive BoD  
Member

**2019 to 2024** Intrum Hellas Reo Solutions S.A., Non Executive  
BoD Member

**2022 to 2024** Intrum BTB Single Member S.A., Non Executive  
BoD Member

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#### **ACADEMIC CREDENTIALS**

MBA, Imperial College, UK, 2001

MEng in Computer Engineering & Informatics, University of Patras, Greece, 1998

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# Achilleas Kontogouris

**Year of birth** 1960  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS BANK

<b>Executive position</b>	Member of Group Executive Committee Executive General Manager, Wealth & Asset Management
<b>Joined Piraeus Bank</b>	2022
<b>Committees' membership</b>	Member of the ESG & Corporate Responsibility Committee Member of the Operational Risk Committee (ORCO)
<b>Executive business oversight</b>	Private Banking Economic Research & Investment Strategy
<b>Recent history</b>	

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2011 to present</b>	Iolcus Investments AIFM., BoD Chairman & CEO
<b>2007 to 2011</b>	NBG Asset Management MFMC, BoD Chairman & CEO  National Bank of Greece, Investment Committee Member  National Insurance Company, Investment Committee Member
<b>1996 to 2007</b>	P&K Securities, Co-founder and CEO
<b>1990 to 1996</b>	Eurosec Securities, Stock Exchange Representative
<b>1987 to 1990</b>	Interaction Business Consultants S.A., Consultant
<b>1986 to 1987</b>	Commercial Bank of Greece (Germany), Head MIS

**1982 to 1983**

Coutinho, Caro & Co, Hamburg,  
International Trade Officer

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**OTHER MEMBERSHIPS**

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**ACADEMIC CREDENTIALS**

INSEAD, Fontainebleau, France - MBA, 1983

Aristotle University of Thessaloniki, Faculty of Law & Economics, Bachelor's degree in Economics, 1981

Level C certification (Portfolio Manager), Hellenic Capital Market Commission

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# Vasileios Koutentakis

**Year of Birth** 1963  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS BANK

<b>Board position</b>	Executive Member
<b>Board appointment</b>	December 2020
<b>Board committees membership</b>	-
<b>Executive position</b>	Executive General Manager, Retail Banking & Distribution Networks, Chief Retail Banking
<b>Joined Piraeus Bank</b>	2004
<b>Executive committees membership</b>	Member of the Group Executive Committee Vice Chair of the Emergency Humanitarian Relief Committee Member of the Asset-Liability Management Committee (ALCO) Member of the Senior Ethics Advisory Committee Member of the Operational Risk Committee (ORCO) Member of the Group Planning & Monitoring Committee Member of the Sponsorships & Donations Committee Member of the Data Governance Committee Member of the Project Expense Approval Committee Member of the ESG & Corporate Responsibility Committee
<b>Executive business oversight</b>	Retail Banking & Distribution Networks Executive General Manager, Retail Banking & Distribution Networks (September 2017 to date)
<b>Recent history</b>	General Manager – Branch Network Greece (May 2015- September 2017) Deputy General Manager – Branch Network of Attica and Southern Greece (2012-2014) Deputy General Manager – Retail Banking (2007-2012) Managing Director – Piraeus Cards S.A. (2004-2012)

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2003 to 2004</b>	Director - Consumer Lending, Citibank N.A, Athens, Greece
<b>1999 to 2003</b>	Area Manager - Branch Network, Citibank N.A, Athens, Greece
<b>1996 to 1998</b>	Manager – Diners Club, Citibank N.A, Athens, Greece
<b>1993 to 1995</b>	Marketing Manager- White Spirits & Liqueurs, S&E&A METAXA S.A.
<b>1990 to 1993</b>	Assistant Product Manager, Procter & Gamble Hellas S.A.
	Product Assistant, Procter & Gamble Hellas S.

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## OTHER MEMBERSHIPS

<b>2024 to present</b>	Vice-Chairman of INSEAD NAA, Greece
<b>2022 to present</b>	SNAPPI Bank S.A., BoD Member
<b>2020 to present</b>	Piraeus Agency Solutions S.A., BoD Member
<b>2020 to present</b>	Member and HBA Representative of Liquidity Council, Ministry of Finance
<b>2019 to present</b>	Piraeus Bank Group Cultural Foundation, BoD Member
<b>2019 to present</b>	Member of the Executive Committee, Hellenic Bank Association
<b>2018 to 2024</b>	Chairman of INSEAD NAA, Greece
<b>2004 to 2012</b>	Board Member of VISA Hellas

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## ACADEMIC CREDENTIALS

INSEAD, Fontainebleau, France – MBA, 1990

National Technical University of Athens – Diploma in Electrical Engineering, 1987

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# Charalampos Margaritis



**Year of birth** 1972  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS BANK

<b>Board committees membership</b>	Member of the Group Executive Committee
<b>Executive position</b>	Executive General Manager, Group Chief Operating Officer
<b>Joined Piraeus Bank</b>	2020
<b>Executive committees membership</b>	Chair of the Data Governance Committee Member of the Group Planning & Monitoring Committee Member of the Senior Expenses Committee Member of the Expenses Committee Member of the ESG & Corporate Responsibility Committee Member of the Operational Risk Committee (ORCO) Member of the Project Expense Approval Committee Member of the Transformation Committee Member of the Resolution Committee Member of the Emergency Humanitarian Relief Committee
<b>Executive business oversight</b>	Group Support/Operations
<b>Recent history</b>	-

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2020 to 2022</b>	Piraeus Bank, Group Chief Information Officer
<b>2018 to 2020</b>	Commercial Bank of Dubai (CBD), Chief Information Officer
<b>2016 to 2018</b>	Commercial Bank of Dubai (CBD), Chief Technology Officer
<b>2013 to 2016</b>	Commercial Bank of Qatar (CBQ), Head of Enterprise Architecture and Analytics
<b>2008 to 2013</b>	Eurobank EFG, Head of Group IT Architecture

<b>2003 to 2008</b>	Unisystems, Head of Enterprise Applications Delivery
<b>1997 to 2003</b>	Datamedia, Solutions Delivery Manager

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**OTHER MEMBERSHIPS**

<b>2023 to present</b>	Intrum Hellas A.E.D.A.D.P., Vice Chairman, Non Executive BoD Member
<b>2023 to present</b>	Piraeus Bank Group Cultural Foundation, BoD Member
<b>2023 to 2024</b>	Intrum Hellas Reo Solutions S.A., Vice Chairman, Non Executive BoD Member
<b>2022 to 2024</b>	Intrum BTB Single Member S.A., Vice Chairman, Non Executive BoD Member
<b>2018 to 2020</b>	UAE Banking Federation IT Committee, Member

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**ACADEMIC CREDENTIALS**

M.Sc. Communication Systems & Networks, University of Athens, Greece

B.Sc., Physics, University of Athens, Greece

B.Sc., Physics Thesis titled "Superconductivity computer modeling", University of Portsmouth, UK

Research towards a Ph.D. titled "Security framework for extended enterprises", University of Athens

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# Emmanouil Bardis

**Year of birth** 1967  
**Nationality** Greek

## CURRENT ROLE IN PIRAEUS BANK

**Executive position** Member of the Group Executive Committee  
 Executive General Manager, Group Chief Credit Officer

**Joined Piraeus Bank** 2017

**Executive committees membership** Vice-Chairman of the Senior Credit Committee  
 Vice-Chairman of the Risk Model Oversight Committee (RMOC)  
 Vice-Chairman of the Provisioning Committee  
 Member of the Senior Ethics Advisory Committee  
 Member of the Operational Risk Committee (ORCO)  
 Member of the ESG & Corporate Responsibility Committee

**Executive business oversight** Group Credit

**Recent history** -

## PREVIOUS PROFESSIONAL OCCUPATION

**2006 to 2017** Alpha Bank, Athens, Greece, Senior Credit Officer, Wholesale Credit Division, 2015  
 Senior Manager, International Wholesale Banking Division, 2014  
 Senior Project Manager, Structured Finance Division, Head of Energy Desk, 2006-2014

**2001 to 2006** Emporiki Bank (Group Credit Agricole), Athens, Greece, Manager, Structured Finance Division

**2000 to 2001** The Bank of Tokyo-Mitsubishi, London, UK, Senior Relationship Manager, Greek Desk

**1996 to 2000** GE Capital – Structured Finance Group, London, UK, Associate, Project Finance and Private Equity, Energy and Telecoms

**1995 to 1996** General Electric Company (USA), Completed Financial Management Program (FMP) Traineeship

**1989 to 1991** Motor Oil Hellas – Oil Refineries, Athens, Greece, Assistant Project Manager, R&D

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**OTHER MEMBERSHIPS**

**2013 to 2017**

OKTA – Oil Refinery, Skopje, FYROM, Board Member, appointed by Alpha Bank

**2013 to 2017**

Vardax S.A., Thessaloniki-Skopje Crude Oil Pipeline, Thessaloniki, Greece, Board Member, appointed by Alpha Bank

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**ACADEMIC CREDENTIALS**

Master of Business Administration, Erasmus University, Rotterdam School of Management, Rotterdam, The Netherlands, 1994

MBA Exchange Student, The University of Michigan, School of Business Administration, Michigan, USA, 1993

MSc. Mechanical Engineering – major in Design Engineering, National Technical University of Athens, Greece, 1989

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# Chryssanthi Berbati

**Year of birth** 1975  
**Nationality** Greek

## CURRENT ROLE IN PIRAEUS BANK

**Executive position** Member of the Group Executive Committee  
General Manager, Piraeus Financial Holdings

**Joined Piraeus Bank** 1999

**Executive committees membership** Vice Chair of ESG & Corporate Responsibility Committee  
Member of the Operational Risk Committee  
Member of the Project Expense Approval Committee  
Member of the Resolution Committee  
Member of the Group Planning & Monitoring Committee  
Member of the Job Family Model Governance Committee  
Member of the Emergency Humanitarian Relief Committee

**Executive business oversight** Business Plan, Investor Relations & ESG

**Recent history** Piraeus Bank, Deputy General Manager, Investor Relations & Corporate Development (2017-2020)

## PREVIOUS PROFESSIONAL OCCUPATION

**1999 to 2001** Piraeus Bank, Internal Audit & Compliance

**2001 to 2002** Piraeus Bank, MIS/Finance

**2002 to 2017** Piraeus Bank, Business Planning & IR

**2017 to 2020** Piraeus Bank, CEO's Office

## OTHER MEMBERSHIPS

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## ACADEMIC CREDENTIALS

Saïd Business School/University of Oxford, Jan.23 Cohort/Executive MBA candidate  
The American College of Greece (high distinction)



# Ioannis Stamoulis

**Year of birth** 1975  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS BANK

<b>Executive position</b>	Member of the Group Executive Committee Executive General Manager, Group Chief Risk Officer
<b>Joined Piraeus Bank</b>	2007
<b>Executive committees membership</b>	Chair of the Provisioning Committee Chair of the Risk Model Oversight Committee (RMOC) Chair of the International Banking A Committee Member of the ESG & Corporate Responsibility Committee Member of the Asset-Liability Management Committee (ALCO) Member of the Senior Credit Committee Member of the Recovery Credit Committee Member of the Group Planning & Monitoring Committee Member of the Resolution Committee Member of the Emergency Humanitarian Relief Committee
<b>Executive business oversight</b>	Risk Management
<b>Recent history</b>	-

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2007 to 2020</b>	Piraeus Bank S.A. Deputy Chief Risk Officer (2017-2020) Senior Director, Group Credit Risk Division (2011-2017) Senior Manager, Retail Credit Risk Division (2007-2011)
<b>2006 to 2007</b>	National Bank of Greece, Senior Officer of Collections Division  Statistical Decisions Ltd.

**2003 to 2006**

Head of Greece Office

Quantos Ltd.

**2002 to 2003**

Consulting Services

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**OTHER MEMBERSHIPS**

**Current**

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**Past**

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**ACADEMIC CREDENTIALS**

“Transition to General Management Program”, INSEAD, France, 2017

M.Sc. Statistics, Athens University of Economics & Business and Catholic University of Leuven, 1997-1999

BSc Mathematics, Aristotle University of Thessaloniki, Greece, 1996

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# Theodore Tzouros

**Year of birth** 1977  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS BANK

<b>Executive position</b>	Member of the Group Executive Committee Executive General Manager, Chief Corporate and Investment Banking
<b>Joined Piraeus Bank</b>	2022
<b>Executive committees membership</b>	Member of Asset - Liability Management Committee (ALCO) Member of Senior Credit Committee Member of Recovery Credit Committee Member of the Group Planning & Monitoring Committee Member of Project Expense Approval Committee Member of Senior Ethics Advisory Committee Member of Operational Risk Committee (ORCO) Member of Provisioning Committee Member of the ESG & Corporate Responsibility Committee Member of the Emergency Humanitarian Relief Committee
<b>Executive business oversight</b>	Corporate and Investment Banking
<b>Recent history</b>	Piraeus Bank Group, General Manager, Head of Corporate Recovery (2013-2019)

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2019 to 2022</b>	Intrum Hellas A.E.D.A.D.P: General Manager, Head of Corporate & Shipping Recovery
<b>2011 to 2013</b>	National Bank of Greece, Director, Investment Banking Unit
<b>2005 to 2011</b>	Eurobank, Director, Project Finance Unit / Investment Banking Unit
<b>2002 to 2005</b>	Deloitte, London, Assurance & Advisory / Energy & Utilities
<b>2000 to 2001</b>	Ernst Young, Corporate Finance

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## OTHER MEMBERSHIPS

Institute of Chartered Accountants in England and Wales: Fellow Chartered Accountant (FCA)

**ACADEMIC CREDENTIALS**

MSc Accounting and Finance (Merit), The London School of Economics and Political Science (LSE), 2002

BSc Accounting and Finance (Merit), The London School of Economics and Political Science (LSE), 1998

Athens College, Greece – A levels: Mathematics (A), Economics (A), Further Mathematics (A), 1995

Foreign languages: English (fluent), French (Certificat, Sorbonne 1er Degree)

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